

**ABSTRACT**

A substrate having an adherent and stain resistant layer having durability and flexibility, said layer comprising the reaction product  
5 of a reactive polyester having free carboxylic acid and/or hydroxyl groups, a hydroxyl terminated polymer including repeat units from an oxetane having pendant  $-\text{CH}_2\text{-O-(CH}_2\text{)}_n\text{-Rf}$  groups (said Rf groups generally being a fluorinated alkyl group) and an amino resin curative. The substrate may be printed or embossed or both. The coated substrate  
10 has both stain resistant properties and dry erase properties with dry erase markers. The coated substrate can be used as prepared or applied to other substrates.

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(GC-EU-CIP)